

ABSTRACT OF THE DISCLOSURE

An electronic money system and an electronic money terminal used therein which facilitate and promote the transaction by card representing cash. A user carries out a transaction by using an information card storing data representing monetary value, and in a case where the balance on the card is insufficient, the balance due is charged to a designated account or paid by loan. The user of the information card is able to carry out a transaction solely by information card even when the balance stored in the information card is insufficient.